

Information to identify the case:

Debtor 1	Cindy Lee Temple			Social Security number or ITIN xxx-xx-6433
	First Name	Middle Name	Last Name	EIN ---
Debtor 2 (Spouse, if filing)				Social Security number or ITIN ---
	First Name	Middle Name	Last Name	EIN ---
United States Bankruptcy Court	District of Maryland			Date case filed for chapter 7 4/25/19
Case number:	19-15612 NVA	Chapter:	7	

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Cindy Lee Temple	
2. All other names used in the last 8 years	aka Cindy Lee Estep	
3. Address	2208 Joseph Riggs Memorial Hwy Rising Sun, MD 21911	
4. Debtor's attorney Name and address	David L. Ruben Law Offices of David Ruben 7310 Ritchie Highway Suite 704 Glen Burnie, MD 21061	Contact phone (410) 766-4044 Email: sue@mdbankruptcycenter.com
5. Bankruptcy trustee Name and address	Zvi Guttman c/o The Law Offices of Zvi Guttman, P.A. P. O. Box 32308 Baltimore, MD 21282-2308	Contact phone (410) 580-0500 Email: zvi@zviguttman.com

For more information, see page 2 >

Debtor Cindy Lee Temple

Case number 19-15612

6. Bankruptcy clerk's office	Baltimore Division 101 West Lombard Street, Ste. 8530 Baltimore, MD 21201	Hours open: 8:45 – 4:00 PM
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Clerk of the Bankruptcy Court: Mark A. Neal	Contact phone (410) 962-2688 Date: 4/26/19
7. Meeting of creditors	June 4, 2019 at 09:00 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: 101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 8/5/19
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Debtor electronic bankruptcy noticing	The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court -- additional information is available under Programs & Services at http://www.mdb.uscourts.gov . Other parties (non-debtors) can register at ebn.uscourts.gov .	